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IN THE CIRCUIT COURT OF MONTGOMERY COUNTY, ALABAMA

WILLIE LEE POOLE.

Plaintiff.

VS.

CIVILCASE NO. <u>05-1653</u>

AMERICAN INTERNATIONAL GROUP, INC;
AMERICAN GENERAL CORPORATION;
AMERICAN GENERAL FINANCE, INC.;
MERIT LIFE INSURANCE COMPANY;
YOSEMITE INSURANCE COMPANY;
KATHIE ROWELL; LATANYA KENNEDY
and Fictitious Defendants "A",
"B", and "C", whether singular or plural, those
other persons, corporations, firms, or other
entities whose wrongful conduct caused
the injuries and damages to the Plaintiff,
all of whose true and correct names are
unknown to Plaintiff at this time, but will
be substituted by amendment when ascertained,

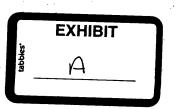
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Defendants.

COMPLAINT

STATEMENT OF THE PARTIES

- 1. This court has subject matter and personal jurisdiction over the Defendants. Venue is proper in Montgomery County, Alabama.
 - 2. Plaintiff Willie Lee Poole is an adult resident citizen of Montgomery County, Alabama.
- 3. Defendant American General Finance, Inc., is a foreign corporation who does business throughout the State of Alabama. According to the Secretary of State's office for the State of Alabama, said corporation may be served with process by and through its registered agent, CSC Lawyers Incorporating Service, Inc., 150 S. Perry Street, Montgomery, AL 36104.



- 4. Defendant American International Group, Inc. is a foreign corporation who does business by agent in Montgomery County, Alabama. This Defendant is the agent, a subsidiary, sister corporation, and/or the "alter-ego" of one or more Defendants.
- 5. Defendant American General Corporation is a foreign insurance Company who does business by agent in Montgomery County, Alabama. This Defendant is the agent, a subsidiary, sister corporation, and/or the "alter-ego" of one or more Defendants.
- 6. Defendant Merit Life Insurance Company is a foreign insurance company who does business by agent in Montgomery County, Alabama. This Defendant is the agent, a subsidiary, sister corporation, and/or the "alter-ego" of one or more Defendants.
- 7. Defendant Yosemite Insurance Company is a foreign corporation who does business by agent in Montgomery County, Alabama. This Defendant is the parent corporation, agent, a subsidiary, sister corporation, and/or the "alter-ego" of one or more Defendants.
- 8. Defendant Kathie Rowell is over the age of nineteen (19) and is a resident of Lee County, Alabama.
- 9. Defendant Latanya Kennedy is over the age of nineteen (19) and is a resident of Lee County, Alabama.
- 10. Fictitious Defendants "A", "B", and "C", whether singular or plural, are those other persons, firms, corporations, or other entities whose wrongful conduct caused or contributed to cause the injuries and damages to the Plaintiff, all of whose true and correct names are unknown to Plaintiff at this time, but will be substituted by amendment when ascertained.
- 11. Plaintiff's claims are brought solely under Alabama law, and Plaintiff states he does not bring any claim and/or disclaim any and all claims under any Federal laws, statutes, or regulations.

STATEMENT OF THE FACTS

- In or about the year 1990 and other occasions Plaintiff entered into several loans with Defendants at which time Defendants Kathie Rowell and Latanya Kennedy, while acting as agent for all Defendants fraudulently represented to him that if he purchased the credit insurance offered him, his credit score/rating would be better and that he stood a better chance of getting approved for the loan he requested.
- On or about the same dates, Defendants advised Plaintiff that if he paid off his other 13. debts and consolidated them with the loan that was issued he would save money.
- Defendants also advised Plaintiff that if he refinanced his previous loans into a single 14. loan, that would be the best way for him to save money. Defendants refused to allow Plaintiff to have a separate loan.
- 15. Defendants advised Plaintiff that purchasing the credit insurance offered was a good deal and offered great value and protection.
- Defendants had a duty to Plaintiff to give him good advice and they failed to do so, to Plaintiff's detriment.
- Based on each of the representations made by Defendants, Plaintiff agreed to purchase the credit insurance offered, refinance his loan and consolidate his other debts.
- Defendants' conduct under the circumstances was intentional and amounts to actual malice.
 - Plaintiff discovered the fraud within two (2) years of filing this lawsuit.
- Defendants entered into a pattern or practice of fraudulent conduct that included the 20. fraud practiced on Plaintiff.

- 21. At all times material hereto, Plaintiff depended on Defendants to advise him as to all loan requirements and insurance matters. Defendants had superior knowledge and bargaining power over Plaintiff.
- 22. The conduct by Defendants was intentional, gross, wanton, malicious, and/or oppressive.

COUNT ONE

- 23. Plaintiff alleges all prior paragraphs of the Complaint as if set out here in full.
- 24. Defendants made the aforementioned fraudulent representations that they knew were false, or should have known were false, and intended for Plaintiff to rely on said false representations.
- 25. Plaintiff did rely on the representations made by Defendants and due to Defendants' fraudulent misrepresentation of material facts, Plaintiff was induced to act as previously described.
- 26. As a proximate consequence of Defendants' actions, Plaintiff was injured and damaged in at least the following ways: he paid money for insurance he did not want, he lost interest on said money, he paid excessive interest on his loans and accounts he otherwise would not have had to pay, he lost interest on the money attributed to the unnecessary payments, he has suffered mental anguish and emotional distress; and has otherwise been injured and damaged.

WHEREFORE, Plaintiff demands judgment against Defendants in such an amount of compensatory and punitive damages as a jury deems reasonable and may award, plus costs.

COUNT TWO

Plaintiff alleges all prior paragraphs of the Complaint as if set out here in full.

- 28. Defendants negligently and/or wantonly hired, trained, and supervised Defendants Kathie Rowell and Latanya Kennedy and their agents, alter-egos and/or representatives responsible for advising Plaintiff of the loan and insurance benefits and all other requirements.
- 29. As a proximate consequence of Defendants' actions, Plaintiff was injured and damaged as alleged herein.

WHEREFORE, Plaintiff demands judgment against Defendants in such an amount of compensatory and punitive damages as a jury deems reasonable and may award, plus costs.

COUNT THREE

- 30. Plaintiff alleges all prior paragraphs of the Complaint as if set out here in full.
- 31. Plaintiff was not experienced in insurance and finance matters and placed a special trust and confidence in Defendants and consequently relied upon Defendants to properly advise him with respect to such matters.
- 32. Defendants undertook a duty to advise Plaintiff, held themselves out as experts, and as persons interested in Plaintiff's well-being, and generally exhibited behavior inconsistent with the typical debtor-creditor relationship.
- 33. As a result of the aforementioned actions, Defendants conduct amounts to a breach of their individual, contractual, professional and fiduciary obligations and duties to Plaintiff. Said conduct further amounts to a breach of the duties that arise as a matter of Alabama law.
- 34. As a proximate consequence of the Defendants breach, Plaintiff was injured and damaged as alleged herein.

WHEREFORE, Plaintiff demands judgment against Defendants in such an amount of compensatory and punitive damages as a jury deems reasonable and may award, plus costs.

COUNT FOUR

- 35. Plaintiff alleges all prior paragraphs of the Complaint as if set out here in full.
- Defendants negligently and/or wantonly made the aforementioned representations to 36. Plaintiff.
 - 37. Said action was a breach of the duty owed Plaintiff.
- As a proximate consequence of said actions, Plaintiff was injured and damaged as 38. described herein.

WHEREFORE, Plaintiff demands judgment against Defendants in such an amount of compensatory and punitive damages as a jury deems reasonable and may award, plus costs.

> BEASLEY (BEA020) FOM METHVIN (MET003) C. LANCE GOULD (GOU007)

Attorneys for Plaintiff

OF COUNSEL:

BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C.

272 Commerce Street

Montgomery, Alabama 36104

Telephone No.: (334) 269-2343 Facsimile No.: (334) 954-7555

> PLAINTIFF REQUESTS TRIAL BY STRUCK JURY OF ALL ISSUES PRESENTED BY THIS CAUSE

State of Alabama Unified Judicial System	COVE CIRCUIT COU	R SHEET RT – CIVIL CASE	CV TT	105-16:
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MEDIATION REQUESTED:	YES MO U		One of Attorney/Party filing this form	

WILLIE LEE POOLE,

Plaintiff,

Civil Action No. <u>05-1653</u>

AMERICAN INTERNATIONAL GROUP, INC; et al.,

Defendants.

SUMMONS

This service by personal service of this summons is initiated upon the written request Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO:

AMERICAN INTERNATIONAL GROUP, INC. 70 Pine Street

New York, NY 10270

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The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

C. Lance Gould BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

CIRCUIT CLERK

American International Group, Inc. 70 Pine Street New York, NY 10270

Certified Article Number

7160 3901 9848 8110 5263 SENDERS RECORD

WILLIE LEE POOLE,

Plaintiff,

Civil Action No. 05 - 1653

v.

AMERICAN INTERNATIONAL GROUP, INC; et al.,

Defendants.

SUMMONS

This service by personal service of this summons is initiated upon the written request of Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO:

AMERICAN GENERAL CORPORATION 2929 Allen Parkway Houston, TX 77019

The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

Roman A. Shaul BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

CIRCUIT CLERK

Dated: 7 12 05

American General Corporation 2929 Allen Parkway Houston, TX 77019

Certified Article Number

7160 3901 9848 8110 5256 SENDERS RECORD

WILLIE LEE POOLE,

Plaintiff.

VS.

CIVILCASE NO. 05-1653

AMERICAN INTERNATIONAL GROUP, INC., et al.,

SUMMONS

This service by personal service of this summons is initiated upon the written request of Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO:

AMERICAN GENERAL FINANCE, INC.
n/k/a American General Financial Services of Alabama, Inc.
c/o CSC Lawyers Incorporating Service, Inc.
150 S. Perry Street
Montgomery, AL 36104

The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

C. Lance Gould BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

CIRCUIT CLERK

Dated: 1/12/05

American General Finance, Inc.
n/k/a American General Financial Services of
Alabama
c/o CSC Lawyers Incorporating Service
150 S. Perry Street
Montgomery, AL 36104

Certified Article Number

7160 3901 9848 8110 5249 SENDERS RECORD

WILLIE LEE POOLE,

Plaintiff.

VS.

CIVILCASE NO. 05-1653

AMERICAN INTERNATIONAL GROUP, INC., et al..

SUMMONS

This service by personal service of this summons is initiated upon the written request of Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO: AMERICAN GENERAL FINANCIAL SERVICES OF ALABAMA, INC. c/o CSC Lawyers Incorporating Service, Inc. 150 S. Perry Street

Montgomery, AL 36104

The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

C. Lance Gould BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

Dated: 7 12 05

American General Fianacial Services of Alabama c/o CSC Lawyers Incorporating Service 150 S. Perry Street Montgomery, AL 36104 CIRCUIT CLERK

Certified Article Number
7140 3901 9848 8110 5232
SENDERS RECORD

WILLIE LEE POOLE,

Plaintiff,

VS.

CIVILCASE NO. <u>05-/653</u>

AMERICAN INTERNATIONAL GROUP, INC., et al.,

SUMMONS

This service by personal service of this summons is initiated upon the written request of Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO:

MERIT LIFE INSURANCE COMPANY c/o Superintendent of Insurance 601 NW Second Street Evansville, IN 47708

The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

C. Lance Gould BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

CIRCUIT CLERK

Dated: 7 12 05

Merit Life Insurance c/o Superintendent of Insurance 601 NW Second Street Evansville, 1N 47708

Certified Article Number

7160 3901 9848 8110 5218 SENDERS RECORD

WILLIE LEE POOLE,

Plaintiff,

Civil Action No. 25-1/05-3

AMERICAN INTERNATIONAL GROUP, INC;

Defendants.

SUMMONS

This service by personal service of this summons is initiated upon the written request of Plaintiff's attorney pursuant to the Alabama Rules of Civil Procedure.

NOTICE TO:

YOSEMITE INSURANCE COMPANY c/o Superintendent of Insurance 717 Market Street San Francisco, CA 94103

The Complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the Complaint to,

C. Lance Gould BEASLEY, ALLEN, CROW, METHVIN, PORTIS & MILES, P.C. Post Office Box 4160 Montgomery, AL 36103-4160

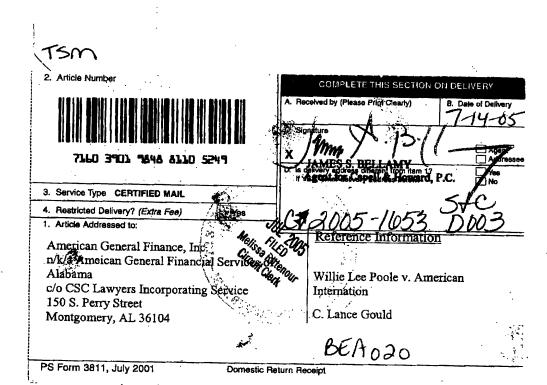
the attorney for the Plaintiff. THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS FROM THE DATE OF DELIVERY OF THIS SUMMONS AND COMPLAINT AS EVIDENCED BY THE RETURN RECEIPT, OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

Dated: 7/12/05

Yosemite Insurance Company c/o Superintendent of Insurance 717 Market Street San Fransico, CA 94103 CIRCUIT CLERK

Certified Article Number

7140 3901 9848 8110 5225 SENDERS RECORD



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